

Tamera Ochs Rothschild, Trustee  
318 W. Spring St.  
Titusville, PA 16354  
(814) 827-2760  
Chapter 7 Trustee

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
ERIE DIVISION**

In re:	§	
SWITZER, HEATHER	§	Case No. 20-10552-TPA
Debtor(s)	§	Chapter 7
	§	Document No.

Tamera Ochs Rothschild,  
Trustee/Attorney Pro Se Movant

V

No Respondents

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**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION  
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED  
AND APPLICATION TO BE DISCHARGED (TDR)**

Tamera Ochs Rothschild, Trustee, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: <u>\$40,548.05</u> <i>(without deducting any secured claims)</i>	Assets Exempt: <u>\$34,532.55</u>
Total Distribution to Claimants: <u>\$2,481.82</u>	Claims Discharged Without Payment: <u>\$50,615.09</u>
Total Expenses of Administration: <u>\$2,310.18</u>	

3) Total gross receipts of \$ 4,792.00 (see **Exhibit 1** ), minus funds paid to the debtor and third parties of \$ 0.00 (see **Exhibit 2** ), yielded net receipts of \$4,792.00 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from <b>Exhibit 3</b> )	\$80,280.00	\$14,519.66	\$14,519.66	\$0.00
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from <b>Exhibit 4</b> )	0.00	2,310.18	2,310.18	2,310.18
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from <b>Exhibit 5</b> )	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from <b>Exhibit 6</b> )	1,100.00	1,089.84	1,089.84	1,089.84
GENERAL UNSECURED CLAIMS (from <b>Exhibit 7</b> )	49,556.30	39,680.77	39,680.77	1,391.98
<b>TOTAL DISBURSEMENTS</b>	\$130,936.30	\$57,600.45	\$57,600.45	\$4,792.00

4) This case was originally filed under Chapter 7 on August 20, 2020.  
The case was pending for 17 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 02/08/2022 By: /s/Tamera Ochs Rothschild, Trustee  
Trustee, Bar No.: 50466

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO  
FINAL ACCOUNT**

**EXHIBIT 1 –GROSS RECEIPTS**

DESCRIPTION	UNIFORM TRAN. CODE <sup>1</sup>	\$ AMOUNT RECEIVED
977 Main Street, Rimersburg, PA 16248-0000, Clar	1110-000	4,792.00
<b>TOTAL GROSS RECEIPTS</b>		<b>\$4,792.00</b>

<sup>1</sup>The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

**EXHIBIT 2 –FUNDS PAID TO DEBTOR & THIRD PARTIES**

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
	None		
<b>TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES</b>			<b>\$0.00</b>

**EXHIBIT 3 –SECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
3	Quantum3 Group LLC as agent for	4210-000	14,873.00	14,519.66	14,519.66	0.00
NOTFILED	Chrysler Capital	4110-000	24,049.00	N/A	N/A	0.00
NOTFILED	Quicken Loans	4110-000	41,358.00	N/A	N/A	0.00
<b>TOTAL SECURED CLAIMS</b>			<b>\$80,280.00</b>	<b>\$14,519.66</b>	<b>\$14,519.66</b>	<b>\$0.00</b>

**EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Trustee Compensation - Tamera Ochs Rothschild, Trustee	2100-000	N/A	1,198.00	1,198.00	1,198.00
Trustee Expenses - Tamera Ochs Rothschild, Trustee	2200-000	N/A	17.00	17.00	17.00
Attorney for Trustee Fees (Trustee Firm) - Tamera Ochs Rothschild, Attorney Pro Se	3110-000	N/A	860.00	860.00	860.00

Attorney for Trustee Expenses (Trustee Firm) - Tamera Ochs Rothschild, Attorney	3120-000	N/A	214.35	214.35	214.35
Other - Metropolitan Commercial Bank	2600-000	N/A	5.00	5.00	5.00
Other - Metropolitan Commercial Bank	2600-000	N/A	7.67	7.67	7.67
Other - Metropolitan Commercial Bank	2600-000	N/A	8.16	8.16	8.16
<b>TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES</b>		N/A	\$2,310.18	\$2,310.18	\$2,310.18

**EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
None					
<b>TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES</b>		N/A	\$0.00	\$0.00	\$0.00

**EXHIBIT 6 –PRIORITY UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
1P	Pennsylvania Department of Revenue	5800-000	N/A	1,089.84	1,089.84	1,089.84
NOTFILED	IRS	5200-000	1,100.00	N/A	N/A	0.00
<b>TOTAL PRIORITY UNSECURED CLAIMS</b>			\$1,100.00	\$1,089.84	\$1,089.84	\$1,089.84

**EXHIBIT 7 –GENERAL UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
1U	Pennsylvania Department of Revenue	7300-000	N/A	53.20	53.20	0.00
2	Rocket Loans	7100-000	4,112.00	4,333.86	4,333.86	152.24
4	Citibank, N.A.	7100-000	3,878.00	3,878.52	3,878.52	136.24
5	Citibank, N.A.	7100-000	1,957.00	1,957.81	1,957.81	68.77
6	Prog Leasing LLC	7100-000	2,167.00	2,164.54	2,164.54	76.03
7	Lendmark Financial Services, LLC	7100-000	2,672.00	2,769.57	2,769.57	97.29
8	Capital One Bank (USA), N.A.	7100-000	7,042.00	7,042.23	7,042.23	247.37
9	Capital One Bank (USA), N.A.	7100-000	3,543.00	3,543.79	3,543.79	124.48
10	Resurgent Receivables, LLC	7100-000	2,538.00	2,908.14	2,908.14	102.15

11	Resurgent Receivables, LLC	7100-000	3,724.00	4,110.09	4,110.09	144.37
12	Synchrony Bank	7100-000	4,856.00	4,856.51	4,856.51	170.59
13	Quantum3 Group LLC	7100-000	1,841.00	2,062.51	2,062.51	72.45
NOTFILED	Comenity Bank/Fashion Bug	7100-000	128.00	N/A	N/A	0.00
NOTFILED	Credit Management Company	7100-000	0.00	N/A	N/A	0.00
NOTFILED	Comcast	7100-000	351.16	N/A	N/A	0.00
NOTFILED	Freedom Debt Relief, LLC	7100-000	0.00	N/A	N/A	0.00
NOTFILED	UPMC	7100-000	5,752.80	N/A	N/A	0.00
NOTFILED	West Penn Power	7100-000	281.56	N/A	N/A	0.00
NOTFILED	Scratch Financial	7100-000	82.00	N/A	N/A	0.00
NOTFILED	Synchrony Bank/Nations	7100-000	1,977.00	N/A	N/A	0.00
NOTFILED	DSRM National Bank	7100-000	778.00	N/A	N/A	0.00
NOTFILED	Columbia Gas	7100-000	939.17	N/A	N/A	0.00
NOTFILED	AT&T Mobility	7100-000	936.61	N/A	N/A	0.00
<b>TOTAL GENERAL UNSECURED CLAIMS</b>			<b>\$49,556.30</b>	<b>\$39,680.77</b>	<b>\$39,680.77</b>	<b>\$1,391.98</b>

# Form 1

## Individual Estate Property Record and Report

### Asset Cases

Case Number: 20-10552-TPA

Trustee: (580770) Tamera Ochs Rothschild, Trustee

Case Name: SWITZER, HEATHER

Filed (f) or Converted (c): 08/20/20 (f)

§341(a) Meeting Date: 10/16/20

Period Ending: 02/08/22

Claims Bar Date: 03/22/21

1 Ref. #	Asset Description (Scheduled And Unscheduled (u) Property)	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property <u>Abandoned</u> OA=\$554(a)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1	977 Main Street, Rimersburg, PA 16248-0000, Clar 02/25/21 range of max recover is 4791 - 14521 depending on whether wife waives exemption. Wife exemption \$9729.75 might be waived. other costs entry is H's 1/2 interest I cannot recover + \$4800 broker fees only (not total costs of suit sale and recovery) = 24121.00 costs entry 2.1.20 emi Spouse analysis excel sheet 1/2 = 38642/2 or 19321 each. Trustee agrees, see below calculation. Proposes settlement at \$19321 - broker fee credit \$4800 or 14521 if the exemption is not waived, if it is waived he would pay 19321-9729 (exemption claimed) = 9592 less \$4800 broker fee. He gets his half and has to pay for wife's interest. This analysis looks good. Max equity for recovery is as stated.  Trustee calc \$80-41358 lien = 38642 equity divided by 2 = 19321 each Spouse appraisal d:1.14.21 \$80k New appraisal by spouse being prepared, considering offer by mid February if appraisal complete. Tc H's atty review old appraisal \$76k - Lien \$41 = 34,642 divided by 2 = 17,321 H and 17,321 W who after keeping her exemption leaves payment to Trustee of \$7591.25 to release, but H still has to deal with W in her eq d claim balance. tc H's atty in bky on divorce fmv per 341 testimony \$90k Imported from original petition Doc# 9	37,500.00	4,791.25		4,792.00	FA
2	2017 Jeep Cherokee, 60,600 miles, Location: 409 Imported from original petition Doc# 9	17,500.00	0.00		0.00	FA
3	2008 Pontiac G5, Location: 409 -1 Bissell Avenue Imported from original petition Doc# 9	4,062.00	0.00		0.00	FA
4	2013 Autumn Ridge, Camper Located at 977 Main St Imported from original petition Doc# 9	7,975.00	0.00		0.00	FA
5	Various Household Goods and Furnishings Summary Imported from original petition Doc# 9	4,434.00	0.00		0.00	FA

# Form 1

## Individual Estate Property Record and Report

### Asset Cases

Case Number: 20-10552-TPA

Trustee: (580770) Tamara Ochs Rothschild, Trustee

Case Name: SWITZER, HEATHER

Filed (f) or Converted (c): 08/20/20 (f)

§341(a) Meeting Date: 10/16/20

Period Ending: 02/08/22

Claims Bar Date: 03/22/21

1 Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Abandoned OA=\$554(a)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
6 Electronics Imported from original petition Doc# 9	2,100.00	0.00		0.00	FA
7 Clothes Imported from original petition Doc# 9	200.00	0.00		0.00	FA
8 Jewelry Imported from original petition Doc# 9	20.00	0.00		0.00	FA
9 Cash Imported from original petition Doc# 9	20.00	0.00		0.00	FA
10 Checking 6218: Clarion Community Bank Imported from original petition Doc# 9	91.29	0.00		0.00	FA
11 Savings 9007: Clarion County Community Bank Imported from original petition Doc# 9	880.00	0.00		0.00	FA
12 Checking 5401: Clarion Federal Credit Union Imported from original petition Doc# 9	6.16	0.00		0.00	FA
13 Savings 5401: Clarion Federal Credit Union Imported from original petition Doc# 9	7.30	0.00		0.00	FA
14 401 (K): T. Row Price Imported from original petition Doc# 9	1,487.30	0.00		0.00	FA
15 2020 Tax Refund: Federal Imported from original petition Doc# 9	1,765.00	0.00		0.00	FA
16 Prudential Term Life Insurance: Bradon Switzer Imported from original petition Doc# 9	0.00	0.00		0.00	FA
<b>16 Assets Totals (Excluding unknown values)</b>	<b>\$78,048.05</b>	<b>\$4,791.25</b>		<b>\$4,792.00</b>	<b>\$0.00</b>

**Major Activities Affecting Case Closing:**

Distribution to unsecured creditors: Priority claims 100% and general unsecured claims 3.5%.

Initial Projected Date Of Final Report (TFR): February 16, 2020

Current Projected Date Of Final Report (TFR): September 1, 2021 (Actual)

## Form 2

### Cash Receipts And Disbursements Record

Case Number: 20-10552-TPA

Case Name: SWITZER, HEATHER

Taxpayer ID #: \*\*-\*\*\*3914

Period Ending: 02/08/22

Trustee: Tamara Ochs Rothschild, Trustee (580770)

Bank Name: Metropolitan Commercial Bank

Account: \*\*\*\*\*0091 - Checking Account

Blanket Bond: \$9,932,890.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
06/23/21	{1}	Mark T. Arron, Esquire	settlement escrow pending Order	1110-000	4,792.00		4,792.00
06/30/21		Metropolitan Commercial Bank	Bank and Technology Services Fee	2600-000		5.00	4,787.00
07/30/21		Metropolitan Commercial Bank	Bank and Technology Services Fee	2600-000		7.67	4,779.33
08/31/21		Metropolitan Commercial Bank	Bank and Technology Services Fee	2600-000		8.16	4,771.17
09/30/21		Metropolitan Commercial Bank	Bank and Technology Services Fee	2600-000		7.64	4,763.53
10/07/21		Metropolitan Commercial Bank	Bank and Technology Services Fee Adjustment	2600-000		-7.64	4,771.17
12/27/21	101	Tamera Ochs Rothschild, Attorney Pro Se	Dividend paid 100.00% on \$860.00, Attorney for Trustee Fees (Trustee Firm); Reference:	3110-000		860.00	3,911.17
12/27/21	102	Tamera Ochs Rothschild, Trustee	Dividend paid 100.00% on \$1,198.00, Trustee Compensation; Reference:	2100-000		1,198.00	2,713.17
12/27/21	103	Tamera Ochs Rothschild, Attorney Pro Se	Dividend paid 100.00% on \$214.35, Attorney for Trustee Expenses (Trustee Firm); Reference:	3120-000		214.35	2,498.82
12/27/21	104	Tamera Ochs Rothschild, Trustee	Dividend paid 100.00% on \$17.00, Trustee Expenses; Reference:	2200-000		17.00	2,481.82
12/27/21	105	Pennsylvania Department of Revenue	Pursuant to Orders of Distribution and Compensation D#61, 63, 64	5800-000		1,089.84	1,391.98
12/27/21	106	Rocket Loans	Pursuant to Orders of Distribution and Compensation D#61, 63, 64	7100-000		152.24	1,239.74
12/27/21	107	Citibank, N.A.	Pursuant to Orders of Distribution and Compensation D#61, 63, 64	7100-000		136.24	1,103.50
12/27/21	108	Citibank, N.A.	Pursuant to Orders of Distribution and Compensation D#61, 63, 64	7100-000		68.77	1,034.73
12/27/21	109	Prog Leasing LLC	Pursuant to Orders of Distribution and Compensation D#61, 63, 64	7100-000		76.03	958.70
12/27/21	110	Lendmark Financial Services, LLC	Pursuant to Orders of Distribution and Compensation D#61, 63, 64	7100-000		97.29	861.41
12/27/21	111	Capital One Bank (USA), N.A.	Pursuant to Orders of Distribution and Compensation D#61, 63, 64	7100-000		247.37	614.04
12/27/21	112	Capital One Bank (USA), N.A.	Pursuant to Orders of Distribution and Compensation D#61, 63, 64	7100-000		124.48	489.56
12/27/21	113	Resurgent Receivables, LLC	Pursuant to Orders of Distribution and Compensation D#61, 63, 64	7100-000		102.15	387.41
12/27/21	114	Resurgent Receivables, LLC	Pursuant to Orders of Distribution and Compensation D#61, 63, 64	7100-000		144.37	243.04
12/27/21	115	Synchrony Bank	Pursuant to Orders of Distribution and Compensation D#61, 63, 64	7100-000		170.59	72.45

Subtotals :

\$4,792.00

\$4,719.55



## Form 2

### Cash Receipts And Disbursements Record

**Case Number:** 20-10552-TPA  
**Case Name:** SWITZER, HEATHER

**Trustee:** Tamera Ochs Rothschild, Trustee (580770)  
**Bank Name:** Metropolitan Commercial Bank  
**Account:** \*\*\*\*\*0091 - Checking Account  
**Blanket Bond:** \$9,932,890.00 (per case limit)  
**Separate Bond:** N/A

**Taxpayer ID #:** \*\*-\*\*\*3914  
**Period Ending:** 02/08/22

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
12/27/21	116	Quantum3 Group LLC	Pursuant to Orders of Distribution and Compensation D#61, 63, 64	7100-000		72.45	0.00

<b>ACCOUNT TOTALS</b>	<b>4,792.00</b>	<b>4,792.00</b>	<b>\$0.00</b>
Less: Bank Transfers	0.00	0.00	
<b>Subtotal</b>	<b>4,792.00</b>	<b>4,792.00</b>	
Less: Payments to Debtors		0.00	
<b>NET Receipts / Disbursements</b>	<b>\$4,792.00</b>	<b>\$4,792.00</b>	

Net Receipts :	4,792.00
Net Estate :	\$4,792.00

	Net Receipts	Net Disbursements	Account Balances
<b>TOTAL - ALL ACCOUNTS</b>			
Checking # *****0091	4,792.00	4,792.00	0.00
	<b>\$4,792.00</b>	<b>\$4,792.00</b>	<b>\$0.00</b>